



Changes in Special Discounts or Payment Assistance

How do I get a Special Discount?

In order to get Special Discounts (also known as Cost-Sharing Reductions or CSRs), your income must be below a certain level, and you must also choose a health plan from the Silver plan category. If you are an American Indian or Alaska Native, you could get more Special Discount benefits.



Special Discounts can save you money on out-of-pocket costs like copayments, coinsurance, deductibles, and out-of-pocket maximums. However, just because you choose a Silver category health plan, does not mean you automatically will get Special Discounts. If you qualify, Special Discounts may be something you want to consider when choosing a plan.

Why does my copay and/or deductible amount change?

Copay and deductible amounts, like Special Discounts, are tied to the plan you have. Special Discounts can change based on the changes you report in kynect, or, the changes a worker enters and verifies. These are changes to income or household size. If your Special Discount category changes, your copay and/or deductible amount will also change.

How will I know if my Special Discount changes?

When you enter your change to kynect, a pop-up message shows you the date your new Special Discount starts. Because of these changes, your Insurance Company might send you a new Insurance card.

Why does my payment assistance change?

The premium, or monthly cost of your health plan is locked for one year. However, a change in age, your household, or your location (if you moved) can change how much payment assistance (also known as Advanced Premium Tax Credits or APTC) you get. When the amount of



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payment assistance changes, it can seem like your premium amount changed. This is because the payment assistance directly affects how much you must pay towards your plan.

How will I know if my payment assistance amount changes?

When you enter in your change to kynect, a pop-up message shows the date of your newly changed payment assistance (or APTC).



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